

How Does Your Financial Future Look?

Welcome to the FNBC Key Assist Form

We hope you'll find that this worksheet makes visualizing your current financial picture a breeze. Once completed, this form will provide you with a simple snapshot of your day-to-day financial situation and assist you in making plans to create the financial future you deserve!

The best part about this tool and the accompanying review is that it's ABSOLUTELY FREE, even if you're not yet a FNBC Customer! So, come on, Let's Get Started!

INSTRUCTIONS

Section One: Assets

Here, you'll find easy to answer questions that help you identify all of your financial resources and will automatically calculate your total assets. Having a copy of your pay stub, bank statement and any other documents that show money that has been paid to you will make completing this page quick and easy.

Section Two: Liabilities

This page helps you quickly list all your monthly expenses and automatically calculates your total expenditures (liabilities). Having copies of your most recent monthly bills and credit card statements is very helpful when completing this section. After you have entered your total assets and liabilities, your current net worth will appear at the bottom of your worksheet. Net worth is simply the difference between your assets and your liabilities calculated by month.

Section Three: Budgeting

The final page helps you increase your total net worth by identifying your spending needs and creating a budget that best fits your needs and the the needs of those you love.

You've Earned A Complimentary Review!

Once you have completed the Financial Future Form, we encourage you to either print a copy for your records or simply save the file to your computer. Then, give us a call and we'll be happy to sit down with you, review your worksheets and work with you to create a complete financial plan that helps you meet your current needs, plan and save for the future and protect what's most important to you.



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Section One: Assets

CASH

On Hand	\$ _____
Checking Accounts	\$ _____
Savings Accounts	\$ _____
Money Markets	\$ _____
Other	\$ _____

REAL ESTATE PROPERTY

Principal Residence	\$ _____
Second Residence	\$ _____
Land	\$ _____
Income Property	\$ _____
Other	\$ _____

INVESTMENTS (Market Value)

Cash Value Life Insurance	\$ _____
Certificates of Deposit	\$ _____
T-Bills/Savings Bonds	\$ _____
Stocks	\$ _____
Bonds	\$ _____
Mutual Funds	\$ _____
Limited Partnerships	\$ _____
Annuities	\$ _____
IRA-Regular/Roth/Keogh	\$ _____
401(k), 403(b), 457 Plans	\$ _____
Pension Plan/Retirement	\$ _____
Other	\$ _____

PERSONAL PROPERTY (Present Value)

Automobiles, Vehicles	\$ _____
Recreational Vehicles/Boat	\$ _____
Electronic Equipment	\$ _____
Home Furnishings	\$ _____
Home Entertainment Equip.	\$ _____
Appliances and Furniture	\$ _____
Collectibles/Antiques	\$ _____
Jewelry and Furs	\$ _____
Other	\$ _____

TOTAL ASSETS: \$ _____

Section Two: Liabilities

MORTGAGES

Principal Residence	\$ _____
Second Residence	\$ _____
Land	\$ _____
Income Property	\$ _____
Other	\$ _____

LOANS

Home Equity	\$ _____
Bank/Finance Company	\$ _____
Bank/Finance Company	\$ _____
Automobiles, Vehicles	\$ _____
Recreational Vehicle/Boat	\$ _____
Education/Student	\$ _____
Life Insurance	\$ _____
Personal (family/friends)	\$ _____
Retirement Accounts	\$ _____
Other	\$ _____

CURRENT DEBTS

Household	\$ _____
Medical	\$ _____
Credit Cards	\$ _____
Department Store Cards	\$ _____
Back Taxes	\$ _____
Legal	\$ _____
Child Support	\$ _____
Alimony	\$ _____
Other	\$ _____

PROTECTING YOUR NET WORTH

Life Insurance	\$ _____
Disability Insurance	\$ _____
Long-Term Care Insurance	\$ _____
Homeowner	\$ _____

TOTAL LIABILITIES:

\$ _____

CURRENT NET WORTH:

\$ _____

Section Three: Budgeting

INCOME

Gross pay, self \$ _____
 Gross pay, spouse \$ _____
 Savings account interest \$ _____
 Interest from CDs \$ _____
 Bond/fund interest \$ _____
 Stock/fund dividends \$ _____
 Alimony/child support \$ _____
 Self employment income \$ _____
 Other \$ _____

TOTAL INCOME _____

VARIABLE EXPENSES

Food (at home) \$ _____
 Food (away from home) \$ _____
 Utilities \$ _____
 Home maintenance \$ _____
 Home improvements \$ _____
 Clothing/personal care \$ _____
 Medical/dental \$ _____
 Credit card \$ _____
 Gifts \$ _____
 Child care \$ _____
 Car maintenance \$ _____
 Entertainment/Hobbies \$ _____
 Tuition/education \$ _____

TOTAL VARIABLE _____

FIXED EXPENSES

Mortgage payment \$ _____
 Rent payment \$ _____
 Property taxes \$ _____
 Homeowners/renters insurance \$ _____
 Car payment \$ _____
 Loan payment(s) \$ _____
 Payroll taxes \$ _____
 Alimony/child support \$ _____
 Life insurance premiums \$ _____
 Health insurance premiums \$ _____
 Other \$ _____

TOTAL FIXED _____

SAVINGS/INVESTMENTS

Employer 401(k) or other retirement plan \$ _____
 Savings/emergency funds \$ _____
 Investment purchases \$ _____
 reinvestment
 Other \$ _____

TOTAL SAVINGS/INVESTMENTS _____

NET CASH FLOW:

\$ _____

We'd like the opportunity to help you create the future you desire. Print this form, call us (888) 435-BANK (2265) toll free we'll sit down and work with you completely free of charge.